

<b>Information to identify the case:</b>			
Debtor 1	<b>Charlotte Livingston</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-70782-JAD			
Social Security number or ITIN xxx-xx-1775			
EIN --_-----			
Social Security number or ITIN -----			
EIN --_-----			
Date case filed in chapter 7 11/13/16			
Date case converted to chapter 13 4/24/17			

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/15

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Charlotte Livingston	
2. All other names used in the last 8 years		
3. Address	421 East Penn Street Bedford, PA 15522	
4. Debtor's attorney Name and address	Donald M. Hahn Stover McGlaughlin Gerace Weyandt et al 919 University Drive State College, PA 16801	Contact phone 814-231-1850
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566
6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 5/10/17

The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at [www.pacer.gov](http://www.pacer.gov).  
**Photo ID/Delays:** For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.

**For more information, see page 2**



**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Charlotte Livingston  
 Debtor

Case No. 16-70782-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: dkam  
 Form ID: 309I

Page 1 of 1  
 Total Noticed: 10

Date Rcvd: May 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2017.

db	+Charlotte Livingston, 421 East Penn Street, Bedford, PA 15522-1436
aty	+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
14321372	+Mark Udren & Assocs., Woodcrest Corp. Center, 111 Woodcrest Rd., Ste. 200, Cherry Hill, NJ 08003-3620
14325580	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14321373	+Rhino Linings of Lebanon, c/o Matthew Zatko, Esquire, 202 E. Union St., Somerset, PA 15501-1456
14321374	+Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, CO 80163-6007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: dhahn@nittanylaw.com May 11 2017 01:13:37 Donald M. Hahn, Stover McLaughlin Gerace Weyandt et al, 919 University Drive, State College, PA 16801
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 11 2017 01:14:00 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpreion03.pi.ecf@usdoj.gov May 11 2017 01:14:28 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	Deutsche Bank National Trust Company as successor
cr	Deutsche Bank National Trust Company as successor
cr	Deutsche Bank National Trust Company as successor
cr	Deutsche Bank National Trust Company as successor
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 4, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 12, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2017 at the address(es) listed below:

Donald M. Hahn	on behalf of Debtor Charlotte Livingston	dhahn@nittanylaw.com
James Warmbrodt	on behalf of Creditor Deutsche Bank National Trust Company as successor	
	Trustee to Bankers Trust Company of California, N.A., as Trustee for Home Equity Mortgage Loan	
	Asset-Backed Trust, Series SPMD 2002-A, Home Equity Mor	bkggroup@kmlawgroup.com
	Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour		cmecf@chapter13trusteewdpa.com

TOTAL: 4